



**IMPORTANT NOTE**

Read this Product Disclosure Sheet before you decide to take up a **Foreign Workers PA Plan**. Be sure to also read through the general terms and conditions.

**Consumer Insurance Contract**

Pursuant to **Paragraph 5 of Schedule 9** of the Financial Services Act 2013, you have a duty to take reasonable care not to make a misrepresentation in the Proposal Form (or when you apply for this insurance), if you are applying for this Insurance wholly **for purposes unrelated to your trade, business or profession**. You must answer all the questions fully and accurately.

Failure to take reasonable care in answering the questions may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.

The above duty of disclosure shall continue until your contract of insurance is entered into, varied and/or renewed with us.

In addition to answering the questions in the Proposal Form (or when you apply for this insurance), you are required to disclose any other material information which you may know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.

You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied and/or renewed with us any of the information given in the Proposal Form (or when you applied for this insurance) is inaccurate or has changed.

**1) What is this product about?**

The Foreign Workers PA is specially designed to provide 24-hours insurance coverage and benefits to foreign workers, in addition to the compulsory insurance protection required under the Social Security Organisation (SOCSO).

**2) What are the covers / benefits provide?**

No.	Benefits	Sum Insured (RM)
1	Accidental Death	30,000.00
2	Permanent Disablement	30,000.00
3	Medical and Surgical Expenses <b>(aggregate limit per worker)</b>	Up to 1,500.00
4	Repatriation Expenses	Up to 5,000.00
5	Loss of Levy due to Disappearance of Workers (Optional Benefit)	Up to 2,500.00

This policy compensates you in the event an employment injury or non-employment injury is sustained by the foreign worker due to accidental causes.

- Please refer to the schedule of benefits and its full features in the policy contract.
- Duration of cover is one (1) year. You will need to renew the insurance policy annually.

### 3) How much premium do I have to pay?

The premium that you will have to pay depends on the number of foreign workers under your employment which you intend to insure and which you need to declare to us.

Type	Amount
Benefit 1 to Benefit 4 (per worker)	RM 50.00
Benefit 1 to Benefit 5 (per worker) - Includes Optional Benefit	RM 90.00

### 4) What are the fees and charges that I have to pay?

The fees and charges that you will have to pay are:

Type	Amount
Commission paid to the insurance intermediary (if any)	25% of premium
Stamp duty	RM 10.00
Service Tax	6% of premium

### 5) What are some of the key terms and conditions that I should be aware of?

#### a) Duty of Disclosure

You must give all the facts in your application form fully and faithfully otherwise your policy may be void.

b) You must ensure that the particulars of the foreign workers are fully completed and correct.

c) You must inform the agent or us in writing on any inclusion and deletion of workers or any material changes during the policy period so that the necessary amendments are endorsed to your policy.

d) Persons eligible for coverage under this policy are present and future full-time foreign workers of the Policyholder, who are actively engaged at their usual work.

i. The age of any Insured Person must be between 18 and 65 years old at the date of his/her inclusion in this policy and he/she is free from physical deformity.

e) Your policy is subject to Premium Warranty. Please ensure to pay your premium within 60 days from the policy inception date.

#### f) Submission of Claims

If an accident occurs, you are required to notify us within 30 days and submit your claim with the required documents within 14 days after notification.

### 6) What are the major exclusions under this policy?

This policy does not cover:

a) Common law liability

b) War, terrorism and civil war

c) Unlawful act, suicide and intentional self-injury

d) Flying or travelling in an aircraft unless as a fare-paying passenger in a licensed commercial aircraft on a scheduled route

e) Influence of alcohol or of drugs not prescribed by a registered medical practitioner

f) Dangerous sport activities such as mountaineering, diving, motor-racing, etc.

*(Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this policy.)*

### 7) Can I cancel my policy?

If you give the Company notice to terminate this Policy, such termination shall become effective on the date the notice is received by the Company or on the date specified in such notice. In the event the premium has been paid for any period beyond the date of cancellation of this Policy, the Company's short period rates shall apply provided that no claim has been made during the current Period of Insurance.

**8) What do I need to do if there are changes to my contact/personal details?**

It is important that you inform us of any changes to your contact details. This is to ensure that all the correspondence will reach you in a timely manner.

**9) Where can I get further information?**

Should you require additional information about the **Foreign Workers PA** or any other types of insurance products, you may contact us directly, visit any of our branches or contact our agents at your convenience. Alternatively, you may visit our website at [www.tuneprotect.com](http://www.tuneprotect.com).

If you have any enquiries, please contact us at:

**Tune Protect Malaysia**

*Tune Insurance Malaysia Berhad*  
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**10) Other type of Foreign Workers' Cover available:**

Other types of personal accident cover available are as follows:

**a) Foreign Workers Hospitalization & Surgical (FWHS)**

**b) Foreign Workers Insurance Guarantee (FWIG)**



**IMPORTANT NOTE**

You are advised to note the scale of benefits for death and disablement in your insurance policy. You are advised to nominate a nominee and ensure that your nominee is aware of the personal accident policy that you have purchased. You should read and understand the insurance policy and discuss with the agent or contact the insurance company directly for more information.

The information provided in this disclosure sheet is a summary for quick and easy reference. The exact terms and conditions that apply are stated in the policy contract.